

**LAFAYETTE BANCORP, INC.**

	Disbursement Date 09/29/2010	RSSD (Holding Company) 3260551	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev		
Assets	\$115	\$123	6.2%		
Loans	\$82	\$91	10.9%		
Construction & development	\$7	\$11	63.5%		
Closed-end 1-4 family residential	\$33	\$34	3.3%		
Home equity	\$2	\$3	83.0%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	10.1%		
Commercial & Industrial	\$9	\$10	9.6%		
Commercial real estate	\$23	\$22	-3.4%		
Unused commitments	\$6	\$11	99.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$5	-1.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$13	4.9%		
Cash & balances due	\$6	\$5	-20.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$105	\$111	6.1%		
Deposits	\$102	\$108	5.9%		
Total other borrowings	\$2	\$2	14.9%		
FHLB advances	\$1	\$0	-8.6%		
Equity					
Equity capital at quarter end	\$11	\$12	7.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	9.5%	--		
Tier 1 risk based capital ratio	13.9%	13.1%	--		
Total risk based capital ratio	14.9%	14.1%	--		
Return on equity <sup>1</sup>	8.8%	7.9%	--		
Return on assets <sup>1</sup>	0.8%	0.7%	--		
Net interest margin <sup>1</sup>	3.8%	3.8%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	61.9%	123.2%	--		
Loss provision to net charge-offs (qtr)	2500.0%	7000.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.1%	1.8%	0.0%	0.0%	--
Home equity	0.8%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.8%	0.0%	0.4%	0.0%	--
Commercial & Industrial	0.0%	0.3%	0.0%	0.0%	--
Commercial real estate	5.4%	0.1%	0.0%	0.0%	--
Total loans	1.6%	0.8%	0.0%	0.0%	--